commercial banks, except that prescribed for saving bank accounts, have been deregulated since October, 1997 and banks are presently free to determine their own deposit rates depending on their commercial judgement.

(b) and (c) Do not arise.

Credit-deposit ratio in banks

† 241. SHRI MANGANI LAL MANDAL: WilI the Minister of FINANCE be pleased to state:

(a) whether it is a fact that credit-deposit ratio has declined despite continuous increase in deposits in nationalised commercial tanks and regional rural banks;

(b) if so, the details thereof at national and State level;

(c) whether it is a fact that credit-deposit ratio in Bihar is only. 22 per cent despite continuous increase in deposits there; and

(d) if so, the details thereof and the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) The AN India Credit Deposit Ratio (CD Ratio) of Public Sector Banks increased from 56.4% in March, 2003 to 62.9% in March, 2005. The CD Ratio of Regional Rural Banks (RRBs) also registered an increase from 44.4% in March, 2003 to 53% in March, 2005.

(c) and (d) The Credit Deposit Ratio (CD Ratio) of Public Sector Banks in Bihar registered an increase from 23.4% in March, 2003 to 27.2% in March, 2005. The CD Radio of Regional Rural Banks (RRBs) in Bihar also showed an increase from 24.8% in March, 2003 to 32.8% in March, 2005.

P&NG items under VAT

242. SHRI RAVULA CHANDRA SEKAR REDDY: Will the Minister of FINANCE be pleased to state:

(a) whether Government have any proposal to put items of petroleum and natural gas under the VAT;

† Original notice of the question was received in Hindi.